SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Eastimates

Area Name : Census Tract 4, Garrett County, Maryland

Subject	Census Tract 4, Garrett County, Maryland			
	Estimate	**Estimate Margin of Error**	**Percent**	**Percent Margin of Error**
EMPLOYMENT STATUS				
Population 16 years and over	2,625	+/- 215	100.0%	(X)
In labor force	1,619	+/- 149	61.7%	+/- 3.9
Civilian labor force	1,619	+/- 149	61.7%	+/- 3.9
Employed	1,462	+/- 144	55.7%	+/- 4.3
Unemployed	157	+/- 57	6%	+/- 2.1
Armed Forces	0	+/- 12	0%	+/- 1.3
Not in labor force	1,006	+/- 146	38.3%	+/- 3.9
Civilian labor force	1,619	+/- 149	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	9.7%	+/- 3.4
Females 16 years and over	1,300	+/- 116	(X)	+/- (X)
In labor force	773	+/- 81	59.5%	+/- 5.4
Civilian labor force	773	+/- 81	59.5%	+/- 5.4
Employed	682	+/- 76	52.5%	+/- 5.4
Own children under 6 years	117	+/- 46	(X)	+/- (X)
All parents in family in labor force	70	+/- 37	59.8%	+/- 24.3
Own children 6 to 17 years	509	+/- 100	(X)	+/- (X)
All parents in family in labor force	389	+/- 89	76.4%	+/- 9.5
COMMUTING TO WORK				
Workers 16 years and over	1,431	+/- 148	100.0%	(X)
Car, truck, or van -- drove alone	1,115	+/- 158	77.9%	+/- 6.7
Car, truck, or van -- carpooled	196	+/- 59	13.7%	+/- 3.9
Public transportation (excluding taxicab)	4	+/- 8	0.3%	+/- 0.6
Walked	6	+/- 6	0.4%	+/- 0.4
Other means	19	+/- 22	1.3%	+/- 1.5
Worked at home	91	+/- 77	6.4%	+/- 5.5
Mean travel time to work (minutes)	23.7	+/- 2.7	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	1,462	+/- 144	100.0%	(X)
Management, business, science, and arts occupations	396	+/- 104	27.1%	+/- 6.9
Service occupations	359	+/- 89	24.6%	+/- 5.2
Sales and office occupations	320	+/- 78	21.9%	+/- 5.2
Natural resources, construction, and maintenance occupations	192	+/- 62	13.1%	+/- 3.7
Production, transportation, and material moving occupations	195	+/- 59	13.3%	+/- 4
INDUSTRY				
Civilian employed population 16 years and over	1,462	+/- 144	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	71	+/- 32	4.9%	+/- 2.2
Construction	168	+/- 86	11.5%	+/- 5.8
Manufacturing	143	+/- 64	9.8%	+/- 4.3
Wholesale trade	33	+/- 26	2.3%	+/- 1.7
Retail trade	180	+/- 56	12.3%	+/- 3.7
Transportation and warehousing, and utilities	75	+/- 37	5.1%	+/- 2.5
Information	11	+/- 11	0.8%	+/- 0.8
Finance and insurance, and real estate and rental and leasing	76	+/- 35	5.2%	+/- 2.3
Professional, scientific, and management, and administrative and waste	101	+/- 39	6.9%	+/- 2.6
Educational services, and health care and social assistance	229	+/- 63	15.7%	+/- 4.3
Arts, entertainment, and recreation, and accommodation and food services	205	+/- 81	14%	+/- 5.2
Other services, except public administration	76	+/- 51	5.2%	+/- 3.4
Public administration	94	+/- 47	6.4%	+/- 3

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CLASS OF WORKER				
Civilian employed population 16 years and over	1,462	+/- 144	100.0%	(X)
Private wage and salary workers	1,183	+/- 143	80.9%	+/- 5
Government workers	175	+/- 54	12%	+/- 3.6
Self-employed in own not incorporated business workers	104	+/- 48	7.1%	+/- 3.2
Unpaid family workers	0	+/- 12	0%	+/- 2.4
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	1,183	+/- 85	100.0%	(X)
Less than $10,000	66	+/- 39	5.6%	+/- 3.3
$10,000 to $14,999	64	+/- 30	5.4%	+/- 2.5
$15,000 to $24,999	152	+/- 53	12.8%	+/- 4.4
$25,000 to $34,999	149	+/- 65	12.6%	+/- 5.2
$35,000 to $49,999	244	+/- 55	20.6%	+/- 4.2
$50,000 to $74,999	248	+/- 65	21%	+/- 5.5
$75,000 to $99,999	130	+/- 45	11%	+/- 3.8
$100,000 to $149,999	113	+/- 64	9.6%	+/- 5.3
$150,000 to $199,999	4	+/- 6	0.3%	+/- 0.5
$200,000 or more	13	+/- 14	1.1%	+/- 1.2
Median household income (dollars)	$45,858	+/- 4079	(X)	+/- (X)
Mean household income (dollars)	$52,891	+/- 5640	(X)	+/- (X)
With earnings	862	+/- 78	72.9%	+/- 3.9
Mean earnings (dollars)	$56,060	+/- 7753	(X)	+/- (X)
With Social Security	442	+/- 80	37.4%	+/- 5.7
Mean Social Security income (dollars)	$17,090	+/- 1214	(X)	+/- (X)
With retirement income	316	+/- 53	26.7%	+/- 4.3
Mean retirement income (dollars)	$13,824	+/- 3287	(X)	+/- (X)
With Supplemental Security Income	41	+/- 26	3.5%	+/- 2.2
Mean Supplemental Security Income (dollars)	$8,220	+/- 792	(X)	+/- (X)
With cash public assistance income	30	+/- 20	2.5%	+/- 1.7
Mean cash public assistance income (dollars)	$1,150	+/- 1043	(X)	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	150	+/- 50	12.7%	+/- 4
Families	907	+/- 78	100.0%	(X)
Less than $10,000	17	+/- 16	1.9%	+/- 1.7
$10,000 to $14,999	15	+/- 17	1.7%	+/- 1.9
$15,000 to $24,999	78	+/- 42	8.6%	+/- 4.5
$25,000 to $34,999	118	+/- 60	13%	+/- 6.3
$35,000 to $49,999	214	+/- 51	23.6%	+/- 5.1
$50,000 to $74,999	235	+/- 64	25.9%	+/- 6.6
$75,000 to $99,999	130	+/- 45	14.3%	+/- 4.8
$100,000 to $149,999	83	+/- 47	9.2%	+/- 5.2
$150,000 to $199,999	4	+/- 6	0.4%	+/- 0.6
$200,000 or more	13	+/- 14	1.4%	+/- 1.6
Median family income (dollars)	$52,212	+/- 8361	(X)	+/- (X)
Mean family income (dollars)	$58,904	+/- 5747	(X)	+/- (X)
Per capita income (dollars)	$20,412	+/- 2299	(X)	+/- (X)
Nonfamily households	276	+/- 68	(X)	+/- (X)
Median nonfamily income (dollars)	$19,205	+/- 4930	(X)	+/- (X)
Mean nonfamily income (dollars)	$32,667	+/- 14558	(X)	+/- (X)
Median earnings for workers (dollars)	$21,741	+/- 3105	(X)	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	$43,512	+/- 7250	(X)	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	$24,665	+/- 2403	(X)	+/- (X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	3,088	+/- 232	3,088	(X)
With health insurance coverage	2,714	+/- 228	87.9%	+/- 3.2
With private health insurance	1,921	+/- 218	62.2%	+/- 5.6
With public coverage	1,278	+/- 178	41.4%	+/- 4.7
No health insurance coverage	374	+/- 101	12.1%	+/- 3.2
Civilian noninstitutionalized population under 18 years	661	+/- 100	661	(X)
No health insurance coverage	44	+/- 33	6.7%	+/- 4.8
Civilian noninstitutionalized population 18 to 64 years	1,884	+/- 157	1,884	(X)
In labor force:	1,520	+/- 141	1,520	(X)
Employed:	1,398	+/- 137	1,398	(X)
With health insurance coverage	1,144	+/- 151	81.8%	+/- 6.2
With private health insurance	1,040	+/- 149	74.4%	+/- 7.2
With public coverage	173	+/- 70	12.4%	+/- 4.7
No health insurance coverage	254	+/- 86	18.2%	+/- 6.2
Unemployed:	122	+/- 53	122%	+/- (X)
With health insurance coverage	91	+/- 46	74.6%	+/- 18.3
With private health insurance	33	+/- 24	27%	+/- 18.8
With public coverage	65	+/- 41	53.3%	+/- 22.7
No health insurance coverage	31	+/- 25	25.4%	+/- 18.3
Not in labor force:	364	+/- 89	364	(X)
With health insurance coverage	319	+/- 86	87.6%	+/- 6.7
With private health insurance	158	+/- 55	43.4%	+/- 12.4
With public coverage	177	+/- 69	48.6%	+/- 12.5
No health insurance coverage	45	+/- 25	12.4%	+/- 6.7
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	8.3%	+/- 4.4
With related children under 18 years	(X)	+/- (X)	14.7%	+/- 8.4
With related children under 5 years only	(X)	+/- (X)	8%	+/- 14.6
Married couple families	(X)	+/- (X)	3.5%	+/- 2.1
With related children under 18 years	(X)	+/- (X)	3.9%	+/- 2.5
With related children under 5 years only	(X)	+/- (X)	8.3%	+/- 16.2
Families with female householder, no husband present	(X)	+/- (X)	42.4%	+/- 27.6
With related children under 18 years	(X)	+/- (X)	76.1%	+/- 32.5
With related children under 5 years only	(X)	+/- (X)	0%	+/- 100
All people	(X)	+/- (X)	12.2%	+/- 4
Under 18 years	(X)	+/- (X)	15.4%	+/- 7.8
Related children under 18 years	(X)	+/- (X)	15.2%	+/- 7.8
Related children under 5 years	(X)	+/- (X)	21.1%	+/- 14.7
Related children 5 to 17 years	(X)	+/- (X)	14.2%	+/- 8.1
18 years and over	(X)	+/- (X)	11.3%	+/- 3.8
18 to 64 years	(X)	+/- (X)	14%	+/- 4.9
65 years and over	(X)	+/- (X)	1.8%	+/- 1.7
People in families	(X)	+/- (X)	8.3%	+/- 3.7
Unrelated individuals 15 years and over	(X)	+/- (X)	39.1%	+/- 13.1

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at http://www.census.gov/people/io/methodology/.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at http://www.census.gov/people/io/methodology/.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey
Explanation of Symbols:

1. An '**' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.